

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. ALAMM.002A	APPLICATION NO. 09/921,733
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Michael T. Aarons	
O I P E (USE SEVERAL SHEETS IF NECESSARY)		FILING DATE August 3, 2001	GROUP 2131

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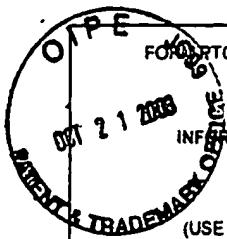
~~Technology Center 2100~~

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)
MON	International Search Report mailed February 8, 2002 in corresponding International Application No. PCT/US01/41573.

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EXAMINER <u>Nguyen/Indrum</u>	DATE CONSIDERED <u>6/20/05</u>
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*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.



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APPLICANT
Michael T. Aarons

FILING DATE
August 3, 2001

GROUP
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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
1						
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4						OCT 29 2003
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6						Technology Center 2100
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FOREIGN PATENT DOCUMENTS

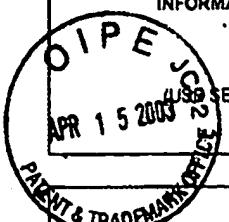
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
11							
12							
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14							
15							
16							

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
MDW	17	PCT International Preliminary Examination Report International Application No. PCT/US01/41573 mailed July 18, 2003.
	18	
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EXAMINER <i>Nguyen</i>	DATE CONSIDERED <i>6/20/05</i>
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U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
mon	1 5,745,678	04/28/98	Herzberg, et al.			
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9						Technology Center 2100
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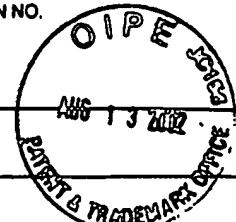
FOREIGN PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES
11						
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13						
14						
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16						

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
mon	17	PCT Written Opinion for International Application No. PCT/US01/41573 mailed March 17, 2003.
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EXAMINER <i>mgurgenlund</i>	DATE CONSIDERED <i>6/20/05</i>
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	

FORM PTO-1448 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. ALAMM.002A	APPLICATION NO. 09/921,733
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Michael T. Aarons	
(USE SEVERAL SHEETS IF NECESSARY)		FILING DATE August 3, 2001	GROUP 2131



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME		CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
Mon	5,884,368	11/18/99	Priddy				
↓	5,756,978	5/26/98	Soltész, et al.				
							RECEIVED
							AUG 19 2002
							Technology Center 2100

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
Mon	PCT Written Opinion mailed June 4, 2002, International Application No. PCT/US01/12393	

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EXAMINER <i>Monumental</i>	DATE CONSIDERED <i>6/20/05</i>
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	

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(USE SEVERAL SHEETS IF NECESSARY)		APPLICANT Michael T. Aarons	
		FILING DATE August 3, 2001	GROUP 2131
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U.S. PATENT DOCUMENTS							Technology Center 2100	
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)	
M DR	1	4,614,861	09/30/1986	Pavlov et al.				
	2	4,641,017	02/03/1987	Lopata				
	3	4,812,633	03/14/89	Vogelgesang, et al.				
	4	4,868,373	09/19/1989	Opheijl et al.				
	5	4,916,687	04/10/90	Endo				
	6	5,059,774	10/22/91	Kubo, et al.				
	7	5,107,099	04/21/1992	Smith				
	8	5,149,951	09/22/92	Vogelgesang				
	9	5,475,656	12/12/95	Sato et al.				
	10	5,825,292	10/20/98	Tsai et al.				
	11	5,844,757	12/01/1998	Rose				
	12	5,882,555	03/16/99	Rohde et al.				
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	14	6,016,298	01/18/00	Fischer				
	15	6,021,030	02/01/2000	Weinberger				
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES NO

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		FEB 15 2002	

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)
MDN	18 Bank Systems + Technology, March 2000; E-Payment Choices, Internet Debit Emerges as Credit Card Alternative by Russell Redman.
	19 Results of computer database search using research terms: NYCE & (Safe Debit or Safedebit?) conducted September 1, 2000.
	20 U. S. Patent Application Publication No. US 2001/0008015 A1 published July 12, 2001 by VU et al.
	21 U.S. Patent Application Publication No. US 2001/0013023 A1 published August 9, 2001 by OSHIMA et al.
	22 U.S. Patent Application Publication No. US 2001/0029490 A1 published October 11, 2001 by Inamochi.
	23 U.S. Patent Application Publication No. US 2001/0039535 A1 published November 8, 2001 by Tsounis et al.
	24 U.S. Patent Application Publication No. US 2001/0055132 A1 published December 27, 2001 by OSHIMA et al.
	25 International Search Report in PCT Application No. PCT/US07/12393 dated July 12, 2001.
✓	26 Printout from web site http://www.cdcash.co.kr/english , printed on January 22, 2002.
	27 Printout from web site http://www.movemoney.com , printed on January 22, 2002.

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EXAMINER	DATE CONSIDERED
<i>Nguyenb</i>	<i>6/20/05</i>
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